GOVERNMENT OF INDIA
URBAN DEVELOPMENT AND POVERTY ALLEVATION
LOK SABHA

UNSTARRED QUESTION NO:2354
ANSWERED ON:07.08.2001
FUNDS ALLOCATED BY HUDCO
RAM PRASAD SINGH

Will the Minister of URBAN DEVELOPMENT AND POVERTY ALLEVATION be pleased to state:

(a) the funds made available by the Housing and Urban Development Corporation (HUDCO)for undertaking development works in urban areas, during each of the last three years, State-wise and scheme-wise;

(b) the loan amount made available by the HUDCO forthe construction of houses in the private sector alongwth the rate of interest charged on this loan; and

(c) the number of persons in the country, particularly in Bihar, who received such loan from the HUDCO duringthe said period, State-wise?

Answer

MINISTER OF STATE FOR URBAN DEVELOPMENT & POVERTY ALLEVIATION (SHRI BANDARU DATTATREYA)

(a): During the last three years, Housing & UrbanDevelopment CorporationLtd. (HUDCO)has sanctioned total loans worth Rs.13514.12 crore for urban housing and Rs.10249.30 crore for various urban infrastructure schemes all over the country. State-wise details of these schemes are given at Annexure-I(A) &I(B) respectively.

(b): The State-wise details of loan sanctioned to private sector/private builders for construction of houses are given at Annexure-II

At present the rate of interest charged from private sector is 14.50% for a loan repayment period of 10 years and 14.75% for a loan repayment period of 15 years.

(c): HUDCO`sPrivate Sector lending is not directly to individuals. HUDCO gives Housing Loans to individualsthrough its retail financing outlet viz. `HUDCO Niwas`.

The details of loans sanctioned by HUDCOunder HUDCO Niwas, State-wise are given at Annexure-IIIUnder this scheme, in the State of Bihar, cumulatively, the number of loans disbursed is 48 with loan amounting to Rs.1.12 crore.

ANNEXURES REFERRED TO IN REPLY TO LOK SABHA UNSTARRED QUESTION NO. 2354 FOR 7.8.2001.

ANNEXURE I (A)

STATE-WISE HOUSING LOANS SANCTIONED BY HUDCO DURING THE LAST THREE YEARS IN URBAN AREAS.

(Rupees in crore)

S. NO.	STATE/UT	1998-99	1999-2000	2000-2001
1.	A&N ISLANDS	1.50	2.50	0.00
2.	ANDHRA PRADESH	339.40	356.11	193.28
3.	ARUNACHAL PRADESH	0.00	0.00	0.00
4.	ASSAM	197.56	123.37	8.94
5.	BIHAR	35.17	12.23	25.00

6.	CHANDIGARH	0.00	0.00	0.00
7	CHATTISGARH	0.00	0.00	10.83
8.	DAMAN & DIU	0.00	0.00	0.00
9.	DELHI	9.50	14.55	0.05
10.	D & N HAVELI	0.00	0.00	0.00
11.	GOA	0.00	49.49	0.00
12.	GUJARAT	309.72	328.26	14.65
13.	HARYANA	70.22	191.45	22.74
14.	HIMACHAL PRADESH	137.33	29.10	3.45
15.	JAMMU & KASHMIR	35.44	37.83	17.96
16.	JHARKHAND	0.00	0.00	0.00
17.	KARNATAKA	936.02	915.85	397.74
18.	KERALA	421.90	671.60	255.54
19.	LAKSHADWEEP	0.00	0.00	0.00
20.	MADHYA PRADESH	367.13	215.78	49.15
21.	MAHARASHTRA	1066.96	812.41	40.52
22.	MANIPUR	56.59	1.00	0.00
23.	MEGHALAYA	55.32	5.00	0.00
24.	MIZORAM	2.00	0.00	3.00
25.	NAGALAND	27.84	33.82	24.48
26.	ORISSA	30.00	22.38	47.07
27.	PONDICHERRY	5.74	0.00	0.00
28.	PUNJAB	223.55	100.00	117.60
29.	RAJASTHAN	149.97	307.97	18.51
30.	SIKKIM	0.00	0.00	0.00
31.	TAMIL NADU	833.28	890.76	294.61
32.	TRIPURA	0.02	0.09	0.71
33.	UTTARANCHAL	0.00	0.00	0.00
34.	UTTAR PRADESH	248.53	208.33	84.60
35.	WEST BENGAL	121.82	823.68	33.00
TOTAL		5688.18	6162.51	1663.43

ANNEXURE-I (B)

STATE-WISE LOAN SANCTIONED BY HUDCO FOR URBAN INFRASTRUCTURE SCHEMES DURING THE LAST THREE YEARS.

S. NO.	STATE/UT	1998-99	1999-2000	2000-2001
1.	A&N ISLANDS	0.00	0.00	0.00
2.	ANDHRA PRADESH	123.00	121.35	340.06
3.	ARUNACHAL PRADESH	0.00	0.00	0.00
4.	ASSAM	25.03	67.06	29.90
5.	BIHAR	12.00	0.00	0.00
6.	CHANDIGARH	0.00	0.00	0.00
7	CHATTISGARH	0.00	0.00	10.30
8.	DAMAN & DIU	0.00	0.00	0.00
9.	DELHI	1.53	12.32	8.00
10.	D & N HAVELI	0.00	0.00	0.00
11.	GOA	0.00	49.49	0.00
12.	GUJARAT	224.44	230.17	646.66

13.	HARYANA	4.46	179.94	502.82
14.	HIMACHAL PRADESH	101.10	0.00	0.66
15.	JAMMU & KASHMIR	0.00	2.30	20.00
16.	JHARKHAND	0.00	0.00	0.00
17.	KARNATAKA	475.66	568.53	595.44
18.	KERALA	118.21	251.35	67.01
19.	LAKSHADWEEP	0.00	0.00	0.00
20.	MADHYA PRADESH	106.94	118.30	21.61
21.	MAHARASHTRA	428.86	613.09	282.03
22.	MANIPUR	37.80	0.00	0.00
23.	MEGHALAYA	2.59	0.00	0.00
24.	MIZORAM	0.00	0.00	0.00
25.	NAGALAND	8.29	0.00	0.00
26.	ORISSA	0.00	0.00	10.19
27.	PONDICHERRY	0.00	0.00	0.00
28.	PUNJAB	82.66	0.00	109.97
29.	RAJASTHAN	76.04	204.70	100.00
30.	SIKKIM	0.00	0.00	0.00
31.	TAMIL NADU	414.79	578.31	640.30
32.	TRIPURA	0.00	0.00	73.00
33.	UTTARANCHAL	0.00	1.53	6.50
34.	UTTAR PRADESH	36.85	56.46	88.00
35.	WEST BENGAL	110.83	763.66	487.00
TOTAL		2391.28	3818.56	4039.46

ANNEXURE-II

STATE-WISE DETAILS OF HOUSING SCHEMES SANCTIONED TO PRIVATE SECTOR

cumulative as on 30.6.2001

(Rs. in crore)

S. NO.	STATE/UT	NO. OF SCHEMES TIONED	PROJECT COST	LOAN SANC-	DWELLING UNITS
1.	ANDHRA PRADESH	11	39.13	14.10	1322
2.	ASSAM	7	49.10	25.29	705
3.	DELHI	2	10.96	4.66	0
4.	GOA	1	8.24	3.30	0
5.	GUJARAT	3	17.14	11.03	2241
6.	HARYANA	3	5.53	2.86	124
7	HIMACHAL PRADESH	1	1.72	1.40	28
8.	JAMMU & KASHMIR	1	0.14	0.10	0
9.	JHARKHAND	2	2.68	1.85	528
10.	KARNATKA	17	700.36	498.71	29853
11.	KERALA	12	65.44	22.40	426
12.	MAHARASHTRA	6	9.86	4.11	227
13.	MADHYA PRADESH	4	30.63	10.04	762
14.	MEGHALAYA	2	15.37	7.34	106
15.	ORISSA	1	4.75	3.00	60
16.	PUNJAB	3	1.56	1.04	178
17.	RAJASTHAN	2	0.88	0.53	158
18.	TAMIL NADU	10	58.81	30.39	189
19.	UTTAR PRADESH	10	46.56	25.79	1145

20.	WEST BENGAL	1	0.44	0.22	0
TOTAL		99	1069.30	668.16	38052

ANNEXURE-III

LOANS SANCTIONED BY HUDCO UNDER HUDCO NIWAS

CUMULATIVE AS ON 30.6.2001

Rs. in crore

S. NO.	STATE/UT	NO. OF LOANS DISBURSED	LOAN AMOUNT
1.	ANDHRA PRADESH	1483	46.63
2.	ASSAM	8794	132.87
3.	BIHAR	48	1.12
4.	DELHI+	1190	35.38
5.	GUJARAT	193	4.64
6.	JAIPUR	50062	101.20
7	JAMMU & KASHMIR	6	0.17
8.	KARNATAKA	6938	64.69
9.	KERALA	1143	24.77
10.	MADHYA PRADESH	323	5.65
11.	MAHARASHTRA	720	14.67
12.	ORISSA	140162	603.06
13.	CHANDIGARH++	14627	303.49
14.	TAMIL NADU	8756	250.90
15.	UTTAR PRADESH	107	2.42
16.	WEST BENGAL	622	13.28
235174		1604.94	

+ includes loans sanctioned by Delhi Regional Office of HUDCO in Western Uttar Pradesh

++ indicates loans sanctioned by the Chandigarh Regional office of HUDCO in the States of Chandigarh, Haryana, Himachal Pradesh and Punjab.